

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Kevin P Kowalczyk
Debra L Kowalczyk
Debtor(s)

Bankruptcy Case No.: 17-23687-CMB

Chapter: 13
Docket No.: 67 – 66
Concil. Conf.: February 20, 2020 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 30, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 13, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **February 20, 2020 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 13, 2019

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kevin P Kowalczyk
 Debra L Kowalczyk
 Debtors

Case No. 17-23687-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 410

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb
 cr +Kevin P Kowalczyk, Debra L Kowalczyk, 285 Huston Rd., Ford City, PA 16226-4411
 +Bayview Loan Servicing, LLC, et al, 4425 Ponce De Leon Boulevard, 5th Floor,
 Coral Gables, FL 33146-1837
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14696812 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Navient Solutions, LLC on behalf of USA Funds,
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)
 14707889 +Allegheny ENT Associates, 100 Delafield Road, Suite 207, Pittsburgh, PA 15215-3247
 14707891 Armscare Inc., 1 Nolte Drive, Suite 430, Kittanning, PA 16201-7111
 14692549 Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
 14707893 +BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
 14707894 CBCS, PO Box 2724, Columbus, OH 43216-2724
 14939569 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West Twelve Mile Road,
 Southfield, MI 48034)
 14939568 Credit Acceptance Corporation, PO Box 551888, Detroit, MI 48255-1888
 14692551 Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
 14707901 +E.R. Doctors at Pointe Coupee, 2202 False River Drive, New Roads, LA 70760-2614
 14692553 ECMC, PO Box 16408, Saint Paul, MN 55116-0408
 14707903 Emergency Medical Associates PC, PO Box 200702, Pittsburgh, PA 15250-0702
 14692554 +Family Counseling Center of Armstrong Co, 300 South Jefferson Street,
 Kittanning, PA 16201-2416
 14707906 GS Services Limited Partnership, 3300 Gulfton Street, Houston, TX 77081
 14707905 +General Revenue Corporation, 11501 Northlake Drive, Cincinnati, OH 45249-1669
 14707907 +Hose Company #6, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
 14707911 JP Recovery Services Inc., 2022 Center Ridge, Suite 370, Rocky River, OH 44116-3501
 14707912 JSO Assoc In Path and Lab, 5700 Southwyck Blvd, Toledo, OH 43614-1509
 14707910 James Nemec, DMD, c/o Collecetion Service Center, PO Box 1623, Kittanning, PA 16201
 14707913 +Keystone Rehabilitation Systems, 169 Columbia Avenue, Vandergrift, PA 15690-1101
 14707914 Montgomery Lynch & Associates, Inc., PO Box 22720, Beachwood, OH 44122-0720
 14707915 +National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893
 14692558 Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
 14719559 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14707918 +Plains Commerce, P.O. Box 88020, Sioux Falls, SD 57109-8020
 14707920 +Portfolio Recovery Associates, c/o Scott Morris, Esquire,
 Blatt, Hasenmiller, Leibsker & Moore, 1835 MARKET STREET SUITE 501,
 Philadelphia, PA 19103-2933
 14707921 Quad County Oral Surgery, 114 Eat Diamond Street, Butler, PA 16001
 14773127 +The Bank of New York Mellon fka The Bank of New, 4425 Ponce de Leon Boulevard, 5th Floor,
 Attn: Cashiering Department, Coral Gables, FL 33146-1837
 14707922 +Tri Rivers Surgical Associates, 142 Clearview Circle, Butler, PA 16001-1565
 14766597 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 14 2019 04:31:43
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
 cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 14 2019 04:32:08
 Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853,
 Arlington, TX 76096-3853
 14741524 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 14 2019 04:32:08
 AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853,
 Arlington, TX 76096
 14707890 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 14 2019 04:32:08
 Americredit Financial Services, dba GM Financial, PO Box 183853, Arlington, TX 76096
 14692550 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 14 2019 04:36:55 Capital One Bank,
 c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
 14707895 E-mail/Text: documentfiling@lciinc.com Nov 14 2019 04:31:39 Comcast Cable, PO Box 3002,
 Southeastern, PA 19398-3002
 14707896 +E-mail/Text: ccusa@ccuhome.com Nov 14 2019 04:31:41 Credit Collections USA,
 256 Greenbag Road, Suite 1, P.O. Box 873, Morgantown, WV 26507-0873
 14707897 E-mail/Text: mrdiscen@discover.com Nov 14 2019 04:31:46 Discover Financial,
 P.O. Box 15251, Wilmington, DE 19886
 14707898 +E-mail/Text: Bankruptcy.Consumer@dish.com Nov 14 2019 04:33:14 DISH Network L.L.C.,
 9601 S Meridian Blvd., Englewood, CO 80112-5905
 14918277 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 14 2019 04:31:42
 GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
 14692555 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 14 2019 04:32:08
 GM Financial & Americredit Financial Svc, PO Box 183853, Arlington, TX 76096-3853
 14692556 E-mail/Text: cio.bncmail@irs.gov Nov 14 2019 04:32:04 Internal Revenue Service,
 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222

District/off: 0315-2

User: gamr
Form ID: 410

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Total Noticed: 52

Date Rcvd: Nov 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14707919 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 14 2019 04:35:49
Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
14766443 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 14 2019 04:35:46
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14771439 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 14 2019 04:35:54
PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14698935 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2019 04:32:46
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
14773138 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 14 2019 04:33:58
The Bank of New York Mellon, et al, c/o Bayview Loan Servicing, LLC,
4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
14804460 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Nov 14 2019 04:31:42
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14707923 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 14 2019 04:34:06 WebBank,
215 State St Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
14707892* Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692552* Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707899* Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707900* Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707902* ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14707904* +Family Counseling Center of Armstrong Co, 300 South Jefferson Street,
Kittanning, PA 16201-2416
14692557* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 1000 Liberty Avenue, Room 705,
Pittsburgh, PA 15222)
14707908* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 1000 Liberty Avenue, Room 705,
Pittsburgh, PA 15222)
14707909* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 1000 Liberty Avenue, Room 705,
Pittsburgh, PA 15222)
14707916* Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
14707917 ##+Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
TOTALS: 2, * 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: gamr
Form ID: 410

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Total Noticed: 52

Date Rcvd: Nov 13, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2006-BC3) ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2006-BC3) bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Debra L Kowalczyk julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Kenneth Steidl on behalf of Debtor Kevin P Kowalczyk julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Kevin Scott Frankel on behalf of Creditor Bayview Loan Servicing, LLC, et al pabk@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8